

<i>SERFF Tracking Number:</i>	<i>UHLC-127299559</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49171</i>
<i>Company Tracking Number:</i>	<i>LA25561ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT PLANS</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/LA25561ST</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-127299559 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49171

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25561ST State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Bobbie Walton Disposition Date: 07/22/2011

Date Submitted: 06/29/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Project Number: LA25561ST

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 07/22/2011

State Status Changed: 07/22/2011

Created By: Bobbie Walton

Corresponding Filing Tracking Number: LA25561ST

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement.

Certificates were approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Bobbie Walton

SERFF Tracking Number: UHLC-127299559 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49171
Company Tracking Number: LA25561ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS
Project Name/Number: ADVERTISING/LA25561ST

Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)

Plan Benefit Tables: BT25 – BT33

BT002 ST AB, CF, KLN

BT002 ST CCSelect,

BT002 ST FFSelect

Plan Overviews: POV3, POV4

Rules & Disclosures: RD4, RD5

Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)

MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)

Medicare Select Plan of Operation: PO3

Enrollment Application: M92942MNMMAR01 01B - approved on 11/13/09 under St Tr# 43696.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No

SERFF Tracking Number:	UHLC-127299559	State:	Arkansas
Filing Company:	UnitedHealthcare Insurance Company	State Tracking Number:	49171
Company Tracking Number:	LA25561ST		
TOI:	MS08G Group Medicare Supplement - Standard Sub-TOI:		MS08G.001 Plan A 2010 Plans 2010
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS		
Project Name/Number:	ADVERTISING/LA25561ST		
Fee Explanation:	\$50 X 3 \$150		
Per Company:	No		

SERFF Tracking Number: UHLC-127299559 State: Arkansas
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Company Tracking Number: LA25561ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/22/2011	07/22/2011

SERFF Tracking Number: UHLC-127299559 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 49171
Company Tracking Number: LA25561ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS
Project Name/Number: ADVERTISING/LA25561ST

Disposition

Disposition Date: 07/22/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	SELF MAILER	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127299559 State: Arkansas

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TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
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Product Name: GROUP MEDICARE SUPPLEMENT PLANS

Project Name/Number: ADVERTISING/LA25561ST

Form Schedule

Lead Form Number: LA25561ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 07/22/2011	LA25561ST	Advertising	LETTER	Initial		45.000	LA25561ST.pdf
Filed-Closed 07/22/2011	LA25562ST	Advertising	LETTER	Initial		45.000	LA25562ST.pdf
Filed-Closed 07/22/2011	CA25116S 1	Advertising	SELF MAILER	Initial		45.000	CA25116S1.pdf

**IMPORTANT: Now is the time
to consider your Medicare
insurance plan options.**

[Sample A. Sample
123 Main Street
Suite 1234
Anytown US 12345-6789]

Dear [Sample A. Sample],

Knowing you have a health insurance plan that meets your needs and budget is important. If you're not fully satisfied with the features your current insurance plan provides, such as the coverage or choice of participating doctors, now is a good time to consider an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company.

Over [2.8 million]* people are currently enrolled in an AARP Medicare Supplement Insurance Plan. It's the only Medicare supplement plan to carry the AARP name, the organization founded in 1958 to help people 50 and over improve the quality of their lives.

Important features Medicare supplement insurance may offer you...

As you consider your options, keep in mind that with Medicare supplement insurance you have open access to doctors and hospitals. You can see the doctor or specialist you choose, as long as they accept Medicare patients. There are no referrals needed and no networks so your coverage can travel with you anywhere in the U.S.

Medicare supplement insurance provides a wide range of plans, from lower-premium and cost-sharing options to higher benefit-level plans. With AARP Medicare Supplement Insurance Plans you'll get outstanding service and answers to your questions when you need them.

PLUS group rates for AARP members.

You can apply for these plans and get group rates available to AARP members. If you're not an AARP member, you can enroll in membership at the same time you apply for coverage.

Now is a good time to look at your insurance.

There's no time like the present to evaluate your health insurance options. Does your current plan meet your needs? Would another plan suit you better? A Medicare supplement plan could help you pay for the about 20% or more of medical costs that Medicare Part B doesn't pay.

(continued on back)

**The only Medicare
supplement plans that
carry the AARP name**

**Choose your own
doctor or hospital
that accepts
Medicare patients**

**No referrals needed
for specialists**

**Virtually
no claim forms**

**Plans that travel
with you in the U.S.**

**Helps pay some
of the expenses
Medicare doesn't pay**

**A variety of plan
choices**

Questions?

**A licensed insurance
agent is standing by
to help you.**

**Call toll-free:
[1-8XX-XXX-XXXX]**

* [www.UHCMedSupStats.com]

(continued from front)

Save money every month with these additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million[†] AARP members find this to be a convenient and cost-effective way to pay their monthly premiums.

Even better, you can take 5% off your monthly premiums with the Multi-Insured Discount, available when two AARP members are both on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.

Questions about plans? A licensed insurance agent is standing by to help.

To help protect yourself from the costs Medicare doesn't pay, call now to apply for an AARP Medicare Supplement Insurance Plan. You don't need to be an AARP member to call, but you must be a member to enroll and get group rates. You can enroll in AARP membership when you apply for an AARP Medicare Supplement Plan. **To get started, simply complete the enclosed application, visit [www.AARPmedsup.com], or call toll-free to speak to a licensed agent at [1-8XX-XXX-XXXX] (TTY: 711), Monday to Friday, 7 a.m. - 11 p.m. and Saturday, 9 a.m. - 5 p.m. Eastern Time.**

Sincerely,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

Follow these steps to get started:

1. **Review the enclosed Medicare supplement brochure** to understand how this insurance works.
2. **Look for the enclosed Cover Page - Rates and Plan Benefit Tables.** Together they will show you the benefits and rates of the AARP Medicare Supplement Plans available in your state so you can compare and choose the plan that's best for you and meets your budget.
3. **Complete your application and mail it,** or call with any questions. And if you're not an AARP member, fill out the enclosed AARP Membership Form.

[†]Based on [January 2010] internal company statistics.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Please see enclosed materials for benefits, costs, eligibility requirements, exclusions and limitations.

Important Notice: You are entitled to receive a Guide to Health Insurance for People with Medicare. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare.

If you are interested in receiving this free guide, please call [1-800-272-2146] toll-free or visit us on the Web at [www.medsupeducation.com].

[Sample A. Sample
123 Main Street
Suite 1234
Anytown US 12345-6789]

Discover why
[2.8] million* people have chosen
AARP® Medicare Supplement
Insurance Plans.

Dear [Sample A. Sample],

Recently, you received some information about AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company. If you're not completely satisfied with your current coverage, now is a good time to consider this option.

An AARP Medicare Supplement Insurance plan may be a good choice for you. These are the only plans of this type to carry the AARP name, the organization founded to improve the lives of Americans age 50 and over.

Discover the advantages of a Medicare supplement insurance plan.

With Medicare supplement plans, you have open access to doctors and hospitals. You can choose your own doctors that accept Medicare patients, see a specialist without a referral and take your coverage with you anywhere in the U.S.

Select from a variety of plans to fit your specific needs and budget. Medicare supplement plans range from lower-premium and cost-sharing options to higher benefit-level plans. You can choose the option that's best for you.

PLUS group rates for AARP members.

When you apply for an AARP Medicare Supplement Insurance Plan, you can get group rates available to AARP members. If you're not currently an AARP member, you can enroll in membership at the same time you apply for coverage.

Now is a good time to look at your insurance.

There's no time like the present to evaluate your health insurance options. Does your current plan meet your needs? Would another plan suit you better? A Medicare supplement plan could help you pay for the about 20% or more of medical costs that Medicare Part B doesn't pay.

(continued on back)

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**Choose your own
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**No referrals needed
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**A variety of plan
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Questions?

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(continued from front)

Save money every month with these additional discounts.

You could save \$2 per month (\$24 per year) on the total household premium when you sign up for Electronic Funds Transfer (EFT). Over [1.9] million[†] AARP members find this to be a convenient and cost-effective way to pay their monthly premiums.

Even better, you can take 5% off your monthly premiums with the Multi-Insured Discount, available when two AARP members are both on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare Insurance Company.

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AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

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AARP | Medicare Supplement Plans
insured by **UnitedHealthcare
Insurance Company**

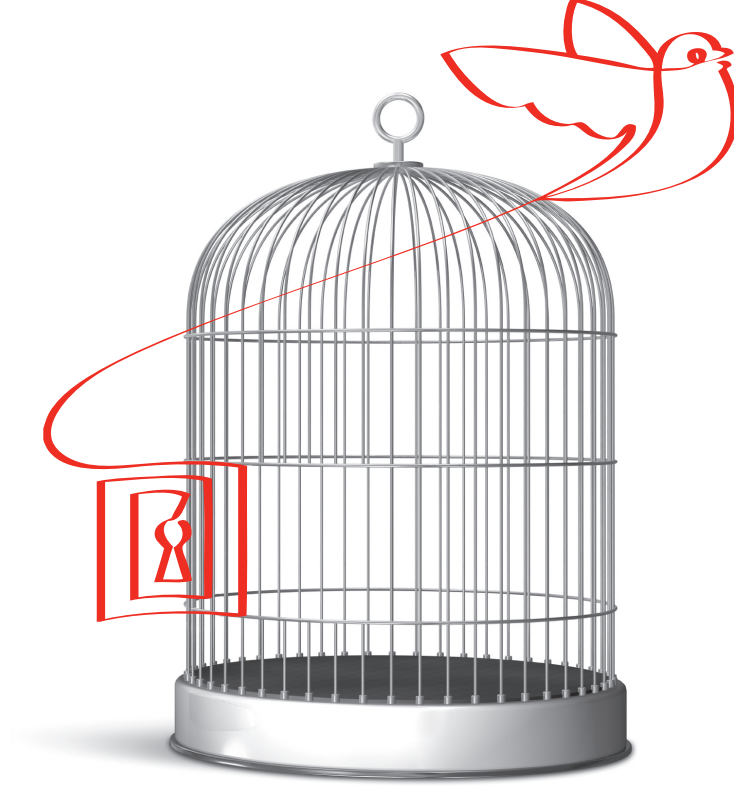
UnitedHealthcare Insurance Company
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

[Sample A. Sample
123 Main Street
Anytown US 12345-6789]

To get group rates, plan choices and outstanding customer service...
Consider an AARP® Medicare Supplement Plan. Details inside.

CA25116S1



Feel locked into a Medicare plan
that doesn't meet your needs?

It's time to make your move.

It's time to look into an AARP® Medicare Supplement Insurance Plan.

If your needs have changed, now you can choose other options.

If you're not fully satisfied with your current Medicare insurance plan, such as the coverage or choice of participating doctors, an AARP Medicare Supplement Insurance Plan insured by UnitedHealthcare Insurance Company may be a good choice for you.

Group rates, the AARP name and outstanding customer service.

All Medicare supplement plans can help cover some of the costs Medicare doesn't pay, but not all providers are the same. AARP Medicare Supplement Insurance Plans are the only plans to carry the AARP name, the organization formed to improve the lives of Americans age 50 and over. You'll get group rates available to AARP members, timely claims processing, and outstanding customer service.

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Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

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If you are interested in receiving this free guide, please call [1-800-272-2146] toll-free or, on the web, go to [www.medsupeducation.com].

Now is a good time to look at your insurance.

There's no time like the present to evaluate your health insurance options. Does your current plan meet your needs? Would another plan suit you better? A Medicare supplement plan could help you pay for the about 20% or more of medical costs that Medicare Part B doesn't pay.

AARP Medicare Supplement Insurance Plans

96% member satisfaction rate with AARP Medicare Supplement Insurance Plans*

96% of plan holders are satisfied with benefits and coverage provided by the plan*

9 out of 10 plan holders would recommend AARP Medicare Supplement plans to a friend or family member*

Choose a plan that's right for you.

A licensed insurance agent is available now to answer your questions. Call toll-free to speak to a licensed insurance agent at [1-866-413-9069] (711 for TTY access), Monday to Friday, 7 a.m. - 11 p.m. and Saturday, 9 a.m. - 5 p.m. Eastern Time. You can also always visit [www.AARPmedsup.com] for more information.

You don't need to be an AARP member to call, but you need to be a member to enroll. You can sign up for AARP membership when you apply for an AARP Medicare Supplement Plan.

* [www.UHCMedSupStats.com]